

CALVET HOME LOAN APPLICATION PACKAGE

This package contains forms and instructions for obtaining a CalVet Home Loan. If you are planning to build a new home on property that you currently own or intend to purchase, you will also need to download the Construction Loan Supplemental Package of forms and instructions.

Before you begin:

You must have a property selected before applying for your loan. We suggest that you carefully review the material on the CalVet Home Loan Program on our web site. If you have questions feel free to e-mail us at loanserv@cdva.ca.gov or contact the nearest CalVet District Office. A list of CalVet District Offices and the areas they cover with complete contact information including direct e-mail address for each office is available on our website at <http://www.cdva.ca.gov/CalVetLoans/Offices2.aspx>.

Optional, but highly recommended: Prequalify for your loan using the **Apply Online** feature on our website. Answering a few questions about your military service, current income, and monthly obligations will confirm your eligibility and give you an estimate of the amount of loan you can qualify for. You can also prequalify by downloading and completing the Prequalification Form available at <http://www.cdva.ca.gov/CalVetLoans/prequal.pdf>. Send the completed form to the CalVet District Office for the area where you plan to buy your home. Keep in mind that prequalification is not the same as loan approval, which generally requires verification of your income and a review of your credit history. If you have concerns about either of these issues please contact us to discuss them.



CalVet uses the Universal Residential Loan Application (URLA), which is also known as FannieMae Form 1003 or FreddieMac Form 65. You can complete and submit this form on our website by clicking on the **Apply Online** button. First complete the Eligibility and Prequalification screens and then proceed to the Loan Application. After you complete and submit the application form, complete the remaining forms in this package and mail them to the CalVet office nearest your property. If you prefer you may obtain an application form from one of our district offices and fill it out by hand.

The first group of forms listed below contain information about CalVet Home Loans and the application process. Please review the information and contact us if you have any questions.

- **Form C-13: Thank You for Choosing CalVet** - These pages summarize the features and eligibility requirements of the CalVet Home Loan Program.
- **Loan Terms** - This document contains the current loan terms, fees and interest rates.
- **Form A-1T: CalVet Home Loan Application Instruction Sheet** - These instructions explain how to submit the application forms in this package and what additional information you will need to send to CalVet.
- **Form A-2: CalVet Home Loan Processing Cycle** - This chart explains how CalVet processes a home loan application.
- **Form C-4: Important Notice** - This document provides information about recent changes in the CalVet Home Loan program concerning Loan Guarantees and Loan Processing.
- **Form L-8: Special Notice Regarding your CalVet Home Loan Application** - This notice explains Internal Revenue Service limitations placed on funds used for CalVet Home Loans for refinancing a home loan. It also contains the notice required by the California Information Practices Act of 1977 concerning how CalVet may use the information that you submit to us.

CALVET HOME LOAN APPLICATION PACKAGE

- **Address List** - This document contains a list of CalVet offices throughout the state along with addresses and telephone numbers.

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The forms listed below must be completed and submitted with your application. If you apply online please mail these forms to the CalVet District Office responsible for your application.

- ❑ **Fannie Mae Form 1003 7/05** – This is the Uniform Residential Loan Application used by most lenders to collect the information necessary for loan processing.
- ❑ **Form C-14: CalVet Home Loan Origination Fee/Funding Fee** - This form allows the applicant to notify CalVet concerning their choices for payment of the Loan Origination Fee and CDVA/USDVA Funding Fee.
- ❑ **Form C-11-3 / V-11: Borrower's Authorization / Verification of Borrower(s) Name(s)** - This form is used to authorize CalVet to obtain verifications of your income, employment, assets, and other credit matters and to verify the exact legal name(s) of the loan applicant or applicants.
- ❑ **Form L-9: Fair Lending Notice** - This notice explains your rights under the Housing Financial Discrimination Act of 1977. Sign this form to show that you have read and understood it and return it with your loan application.
- ❑ **Buyer's Information** - This form provides us with basic information about you and the property you are purchasing that is not included on the application form.

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The following forms are optional:

- ❑ **Form A-3: Designation of Agent and General Release** - You may designate another person to act as your agent in connection with the processing of your CalVet Home Loan application. The use of this form is completely optional.
- ❑ **Real Estate Agent Internet Access Registration** - Complete this form with the assistance of your Real Estate Agent if you want your agent to be able to monitor loan processing status on line and receive email notifications when the status changes.

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Also available on our website:

- ❑ **Minimum Property Standards** – This document summarizes the standards that properties purchased with a CalVet Home Loan must meet. If you have questions about these requirements or about whether or not the property you are considering will qualify please contact one of our CalVet District Offices. The document is on our website at <http://www.cdva.ca.gov/CalVetLoans/MPS.aspx> and is also available in our District Offices.



Interest Rate / Loan Origination Fee / Funding Fee

All CALVET Applicants – Please complete and sign the following statement:

I understand that CALVET has multiple interest rates and that the rate on my loan will be “locked in” at the interest rate in effect for the funding source that I qualify for as of the date my application is received. If the interest rate is reduced during loan processing prior to funding of my loan, I will receive the benefit of the reduced rate. **I also understand that the CALVET interest rate is a variable rate that can be increased by no more than one half of one percent (0.5%) over the term of the loan.** I further understand that a 1% Loan Origination Fee will be charged and that I will be charged a funding fee. This funding fee will be charged regardless of whether or not the California Department of Veterans Affairs (CDVA) purchases a loan guarantee from VA or obtains mortgage protection from another source. **I intend to pay these fees as follows:**

Application Fee - \$50 Must be submitted with application. This fee will be credited to the Loan Origination Fee at close of escrow. (Exception: not required for loans submitted through a CALVET certified mortgage broker)

Loan Origination Fee of 1% (of base loan amount) to be:

☐ Paid in escrow by me

(If the application is submitted through a certified Mortgage Broker, CALVET will pay this fee to the broker.)

☐ Paid in escrow by seller*

Funding Fee (see table) to be:

☐ Paid in escrow by me

☐ Paid in escrow by seller*

☐ Added to my loan (CALVET /VA ONLY)

Down Payment	Funding Fee ►			
	CalVet/VA ¹	CalVet	Reserve / National Guard	
20% or more	1.25%	1.25%	1.50%	¹ The funding fee for CalVet/VA loans is waived for veterans who have a service-connected disability of 10% or greater and for un-remarried spouses of veterans whose death, either while on active duty or after release from active duty, is determined to be service connected.
10% - 19.99%	1.25%	1.25%	1.50%	
5% - 9.99%	1.50%	1.50%	1.75%	² For veterans who have previously used their VA or CalVet guarantee entitlement, the funding fee increases to 3.30% for subsequent use guarantees if the down payment is less than 5%.
3% - 4.99%	2.15% ²	2.15% ²	2.40%	
0% - 2.99%	2.15% ²	N/A	2.40%	

The funding fee is a percentage of the base loan amount and CalVet uses it to purchase a loan guarantee. **This is a one-time charge and does not affect your interest rate or monthly payment (unless you choose to finance the fee with your loan.)**

Veteran Applicant: _____

Date: _____

Seller: _____

Date: _____

*Seller must sign if you are indicating above that fees will be paid by the seller.

Department of Veterans Affairs			TO		Department of Veterans Affairs Attn: Loan Guaranty Division	
REQUEST FOR A CERTIFICATE OF ELIGIBILITY FOR VA HOME LOAN BENEFITS						
NOTE: Please read information on reverse before completing this form. If additional space is required, attach a separate sheet.						
1. FIRST-MIDDLE-LAST NAME OF VETERAN			2. DATE OF BIRTH		3. VETERAN'S DAYTIME TELEPHONE NO. ()	
4. ADDRESS OF VETERAN (No., street or rural route, city or P.O., State and ZIP Code)			5. MAIL CERTIFICATE OF ELIGIBILITY TO: (Complete <u>ONLY</u> if the Certificate is to be mailed to an address different from the one listed in Item 4)			
6. MILITARY SERVICE DATA (ATTACH PROOF OF SERVICE - SEE PARAGRAPH "D" ON REVERSE)						
A. ITEM	B. PERIODS OF ACTIVE SERVICE		C. NAME (Show your name exactly as it appears on your separation papers or Statement of Service)	D. SOCIAL SECURITY NUMBER	E. SERVICE NUMBER (If different from Social Security No.)	F. BRANCH OF SERVICE
1.	DATE FROM	DATE TO				
2.						
3.						
4.						
7A. WERE YOU DISCHARGED, RETIRED OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY OR DO YOU NOW HAVE ANY SERVICE-CONNECTED DISABILITIES?				7B. VA CLAIM FILE NUMBER		
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 7B)				C-		
8. PREVIOUS VA LOANS (Must answer N/A if no previous VA home loan. DO NOT LEAVE BLANK)						
A. ITEM	B. TYPE (Home, Refinance, Manufactured Home, or Direct)	C. ADDRESS OF PROPERTY	D. DATE OF LOAN	E. DO YOU STILL OWN THE PROPERTY? (YES/NO)	F. DATE PROPERTY WAS SOLD (Submit a copy of HUD-1, Settlement Statement, if available)	G. VA LOAN NUMBER (If known)
1.						
2.						
3.						
4.						
5.						
6.						
I CERTIFY THAT the statements herein are true to the best of my knowledge and belief.						
9. SIGNATURE OF VETERAN (Do NOT print)					10. DATE SIGNED	
FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS AFFAIRS.						
FOR VA USE ONLY						
11A. DATE CERTIFICATE ISSUED			11B. SIGNATURE OF VA AGENT			

INSTRUCTIONS FOR VA FORM 26-1880

PRIVACY ACT INFORMATION: No Certificate of Eligibility may be issued unless VA receives sufficient information to determine that you are eligible (38 U.S.C. 3702). You are not required to furnish the information, including the Social Security Number, but are urged to do so, since it is vital to proper action by VA in your case. Specifically, your Social Security Number is requested under authority of 38 U.S.C. 3702 and is requested only if the service department used your Social Security Number as a service number. Failure to provide a completed application will deprive VA of information needed in reaching decisions which could affect you. Responses may be disclosed outside VA only if the disclosure is authorized under the Privacy Act, including the routine uses identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register.

RESPONDENT BURDEN: VA may not conduct or sponsor, and respondent is not required to respond to this collection of information unless it displays a valid OMB Control Number. Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. If you have comments regarding this burden estimate or any other aspect of this collection of information, call 1-800-827-1000 for mailing information on where to send your comments.

A. Mail this completed form, along with proof of service, to the Eligibility Center at P.O. Box 20729, Winston-Salem, NC 27120 (for veterans located in the eastern half of the country) or P.O. Box 240097, Los Angeles, CA 90024 (for veterans located in the western half of the country). Veterans stationed overseas may use either address.

B. Military Service Requirements for VA Loan Eligibility: (NOTE: Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.)

1. Wartime Service. If you served anytime during World War II (September 16, 1940 to July 25, 1947), Korean Conflict (June 27, 1950 to January 31, 1955), or Vietnam Era (August 5, 1964 to May 7, 1975) you must have served at least 90 days on active duty and have been discharged or released under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged because of service-connected disability.

2. Peacetime Service. If your service fell entirely within one of the following periods: July 26, 1947 to June 26, 1950, or February 1, 1955 to August 4, 1964, you must have served at least 181 days of continuous active duty and have been discharged or released under conditions other than dishonorable. If you entered service after May 7, 1975 but prior to September 8, 1980 (enlisted) or October 17, 1981 (officer) and completed your service before August 2, 1990, 181 days service is also required. If you served less than 181 days, you may be eligible if discharged for a service-connected disability.

3. Service after September 7, 1980 (enlisted) or October 16, 1981 (officer) and prior to August 2, 1990. If you were separated from service which began after these dates, you must have: (a) Completed 24 months of continuous active duty for the full period (at least 181 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 181 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge) or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 181 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances for the convenience of the Government.

4. Gulf War. If you served on active duty during the Gulf War (August 2, 1990 to a date yet to be determined), you must have: (a) Completed 24 months of continuous active duty or the full period (at least 90 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 90 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge), or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 90 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

5. Active Duty Service Personnel. If you are now on active duty, you are eligible after having served on continuous active duty for at least 181 days (90 days during the Persian Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

6. Selected Reserve Requirements for VA Loan Eligibility. If you are not otherwise eligible and you have completed a total of 6 years in the Selected Reserves or National Guard (member of an active unit, attended required weekend drills and 2-week active duty training) and (a) Were discharged with an honorable discharge; or (b) Were placed on the retired list or (c) Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after service characterized as honorable service; or (d) Continue to serve in the Selected Reserve. Individuals who completed less than 6 years may be eligible if discharged for a service-connected disability.

C. Unmarried surviving spouses of eligible veterans seeking determination of basic eligibility for VA Loan Guaranty benefits are NOT required to complete this form, but are required to complete VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility-Unmarried Surviving Spouse.

D. Proof of Military Service

1. "Regular" Veterans. Attach to this request your most recent discharge or separation papers from active military duty since September 16, 1940, which show active duty dates and type of discharge. If you were separated after January 1, 1950, DD Form 214 must be submitted. If you were separated after October 1, 1979, and you received DD Form 214, Certificate of Release or Discharge From Active Duty, 1 July edition, VA must be furnished Copy 4 of the form. You may submit either original papers or legible copies. In addition, if you are now on active duty submit a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing date of entry on your current active duty period and the duration of any time lost. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

2. Selected Reserves/National Guard. If you are a discharged member of the Army or Air Force National Guard you may submit a NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or it's equivalent (this is similar to a retirement points summary). If you are a discharged member of the Selected Reserve you may submit a copy of your latest annual point statement and evidence of honorable service. You may submit either your original papers or legible copies. Since there is no single form used by the Reserves or National Guard similar to the DD Form 214, it is your responsibility to furnish adequate documentation of at least 6 years of honorable service. In addition, if you are currently serving in the Selected Reserve you must submit a statement of service signed by, or by the direction of, the adjutant, personnel officer or commander of your unit or higher headquarters showing the length of time that you have been a member of the unit.



BORROWER'S AUTHORIZATION

We hereby give our consent to have CalVet Home Loans, or any credit reporting bureau which it may designate, obtain any and all credit information concerning our employment, checking and/or savings accounts, obligations, and all other credit matters which they may require in connection with our application for a loan and any quality control review of such loan. This form may be reproduced and photocopied and a copy shall be effective as the original which we have signed.

Signature of Veteran Applicant

Date

Signature of Spouse

Date

I hereby certify this to be a true and correct copy of the original.

CalVet Home Loans

Date

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37.

Verification of Borrower(s) Name(s)

I understand and agree that I will take title as my name is shown below, regardless of the way my name is shown or signed on my loan application. I am aware that all legal documents will carry my name exactly as shown below and understand that I will be required to sign exactly as it is shown below.

Print Name (Veteran)

Signature

Print Name (Spouse)

Signature



THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977
(Pursuant to Title 21, California Code of Regulations, Section 7114)

FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to four-unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the Office of the Secretary, Business, Transportation and Housing Agency, 1120 N Street, Sacramento, CA 95814

Acknowledgment of receipt

I (we) received a copy of this notice.

Signature of Veteran Applicant

Date

Signature of Spouse or Registered Domestic Partner

Date

WORD OF CAUTION

The processing of your home loan is a detailed process and requires accurate information. Please keep in mind that this process may take longer than expected and requires final updating prior to the funding of your loan. Because of these last minute updates, it is imperative that the information you give us, and subsequently verified by our office, does not change appreciably. Therefore, please continue to make your mortgage payments and all other financial obligations as usual until the close of escrow.

Please notify us before you do any of the following, or please delay doing the following if at all possible:

- 1) Change employment or department.
- 2) Move any funds from one bank account to another or close an existing account.
- 3) Make any large purchases such as an automobile, furniture, or high cost items.

All of the above situations might be dealt with appropriately if we know about the changes prior to their occurrence. Failure to notify us about any significant changes to your original loan file, or any material fact regarding your financial condition could seriously affect the outcome of your loan transaction. **YOUR LOAN FILE MAY BE UPDATED PRIOR TO THE CLOSE OF ESCROW!**

CalVet Home Loans and the Department of Veterans Affairs of the State of California **do not warrant** the condition, desirability, suitability, or actual value of the property you are purchasing, such determinations being entirely the responsibility of the purchaser. You are encouraged to inspect the property thoroughly, review the seller's/agent's disclosure statements, and obtain any inspection reports that you deem necessary.

Signature of Veteran Applicant

Date

Signature of Spouse or Registered Domestic Partner

Date



BUYERS INFORMATION FORM

The following information will assist us in making certain your application is set up correctly from the beginning.

1. Have you had a CalVet loan before? **Yes** ☐ **No** ☐

If yes; Loan number _____

Date (mo/yr) loan was paid off _____

Location of property _____

- Have you had a VA loan before? **Yes** ☐ **No** ☐

If yes; Loan number _____

Date (mo/yr) loan was paid off _____

Location of property _____

2. Are you buying a new home that has never been previously occupied? **Yes** ☐ **No** ☐

If not already completed, when is the estimated completion date? _____

3. Is the property either a Condominium, or located in a Planned Unit Development (PUD)?

Condominium ☐ Planned Unit Development ☐ If yes to either;

- What is the name of the Association and how much are the monthly dues?

Association Name _____ \$ _____ per mo.

- Is the hazard insurance on the unit a master policy carried through the Association?

Yes ☐ **No** ☐

4. Is this loan to purchase a mobile home in a rental park? **Yes** ☐ **No** ☐

If yes, what is the monthly space rental? \$ _____

6. Are you currently in receipt of or eligible to receive VA Compensation? **Yes** ☐ **No** ☐

If yes, VA Case # _____ Disability Rating _____ %

7. In order to gain access to the home you are buying the appraiser should contact:

Name: _____ at phone # () _____



Designation of Agent and General Release

I hereby appoint and designate _____ as my agent for all purposes in connection with the processing of my application for a CalVet Home Loan to include, but not be limited to, working with CDVA staff in the field offices and in Department Headquarters to provide and obtain any and all information necessary to complete the processing of my loan and the purchase of the farm or home I have selected.

I understand that if the person or firm designated by me is licensed as a real estate agent or broker, they may also be the agent or broker for the seller of the property. I also understand that the Department assumes no responsibility for and makes no recommendations as to the acts, conduct, duties, qualifications, or status of the person or firm I have designated. Nevertheless, I so designate said person or firm freely and voluntarily, on my own accord, with full knowledge of all necessary facts.

I authorize the department to obtain from and disclose or release to my designated agent any and all information, whether confidential, personal, or otherwise, which may be desirable or necessary in the processing and completion of my CalVet Home Loan, and this authorization and consent will be effective from the date hereof to the date my loan is completed or otherwise terminated. I understand that all communications and contacts concerning my CalVet Home Loan will be made through or with my designated agent, and that it is the agent's responsibility to keep me informed and to provide me with copies of all correspondence and documents.

This authorization and designation may be revoked only by me in writing, and such revocation shall be effective only when received by the department.

In consideration of the department's acceptance of this designation and the terms thereof, the undersigned hereby releases the State of California, the Department of Veterans Affairs of the State of California, and their assignees, employees, officers, and successors, from any and all actions, claims, demands, liability, or suits of any kind, arising out of or by reason of this designation, the department's working with the designated agent pursuant hereto, and the obtaining, disclosure or release of any and all information pursuant to this designation.

The undersigned agree, in further consideration hereof, that this Release shall apply to all unknown and unanticipated claims arising out of said matters, as well as to those now known, if any, and expressly waive the provisions of Section 1542 of the California Civil Code which reads as follows: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor."

The undersigned declares that the terms of this designation and release have been read completely by them, and that the terms are fully understood and freely and voluntarily accepted by them.

IN WITNESS WHEREOF, the undersigned have executed this Designation of Agent and General Release

this _____ day of _____, _____

Veteran Applicant

Spouse or Registered Domestic Partner

ACCEPTANCE BY AGENT

I hereby accept the above designation as agent, and assume all responsibilities incident thereto.

Dated: _____, _____

Signature of Agent

Print Name of Agent

Business Name

() ()
Business Telephone Fax Number

Business Address

()
Mobile # E-mail address

City State Zip



**REAL ESTATE AGENT
INTERNET ACCESS REGISTRATION**

As a licensed real estate agent CalVet can now provide you with up-to-the-minute status of your clients loan application. You can also use our *Apply online* system to confirm eligibility or pre-qualify a new client. If you wish to become registered to access this information please complete this form and either mail, E-mail, or fax it to your local CalVet office. Upon receipt of the required information you will be assigned a Real Estate Agent ID number along with a user ID and Password by E-mail within one business day. Once you have registered with us just check the "Authorization for subsequent application box" and enter the

Please note that you must also obtain authorization from your client in order for you to be able to access their account. Your veteran client's signature on this form is his/her authorization to enable you to access their loan information. They should understand that they are not required to provide access to anyone.

For information on office locations please select
<http://www.cdva.ca.gov/calvet/offices.asp>

California Department of Veterans Affairs

**REAL ESTATE AGENT
INTERNET ACCESS**

- ☐ **REGISTRATION**
☐ **AUTHORIZATION - Agent ID # _____**

(Instructions: All fields are required. Please print or type)

First Name MI:		Last Name:	
Bus. Address:		City – State – Zip code	
E-Mail	Phone	Fax	Pager or Mobile
DRE License #	Client's Name		Subj. Property Address

Approved: _____
Veterans Signature Date